

In re:  
Robert F Krysztoforski  
Debtor

Case No. 20-13355-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 11, 2021

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db	+ Robert F Krysztoforski, 10 Plumbridge Drive, Levittown, PA 19056-3512
14533193	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14528237	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14534169	FREEDOM MORTGAGE CORPORATION, c/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14534232	Freedom Mortgage Corp., c/o Jerome Blank, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103
14552566	+ Freedom Mortgage Corp., c/o Rebecca A. Solarz, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14528241	+ Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14553378	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14528236	+ Email/Text: broman@amhfcu.org	Feb 12 2021 03:58:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14528238	Email/Text: bankruptcy@bbandt.com	Feb 12 2021 03:58:00	Bb&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14533143	+ Email/Text: bankruptcy@bbandt.com	Feb 12 2021 03:58:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14528239	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 12 2021 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14532046	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 12 2021 03:38:57	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14528240	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 12 2021 03:21:45	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14528242	Email/Text: bk@freedomfinancialnetwork.com	Feb 12 2021 03:57:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
14531209	Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2021 03:30:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14528243	Email/Text: bankruptcy@td.com	Feb 12 2021 03:58:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

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NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Robert F Krysztoforski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
REBECCA ANN SOLARZ	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Robert F Kryzstoforski  
Debtor(s)

Chapter: 13  
Bankruptcy No: 20-13355-mdc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this February 11, 2021 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman  
Chief Judge ,  
United States Bankruptcy Court